

Exhibit “A”

This CONTINUATION Page With the Forms And Endorsements
Listed Below CONTINUES Your HOMEOWNERS POLICY.



INSURER: TWIN CITY FIRE INSURANCE COMPANY
ONE HARTFORD PLAZA, HARTFORD, CONNECTICUT 06155

DECLARATIONS
HOME ADVANTAGE

POLICY NO. 38 RBB834831 CC AARP

**Named Insured and
MAILING ADDRESS** CROSBY, RONALD & ANN
519 SUNSET
ARDMORE

OK 73401

**Policy Period 12:01 A.M. Standard Time
at the Residence Premises** → **FROM 07-09-14 TO 07-09-15 TERM: 1 YEAR**

Producer Name: JORDAN-SNODGRASS AGENCY INC **CODE:** 383400

TOTAL POLICY PREMIUM: \$ 4,339.00

COVERAGE IS PROVIDED WHERE A LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

COVERAGES **LIMIT OF LIABILITY**

SECTION I

A. DWELLING	\$ 475,000
B. OTHER STRUCTURES	\$ 47,500
C. PERSONAL PROPERTY	\$ 332,500
D. LOSS OF USE	\$ 95,000

SECTION II

E. PERSONAL LIABILITY: EACH OCCURRENCE	\$
F. MEDICAL PAYMENTS TO OTHERS: EACH PERSON	\$

THIS POLICY PROVIDES NO SECTION II COVERAGE- SEE YOUR POLICY NO. 38 RBB111111

DEDUCTIBLE - SECTION I : \$ 5000 DEDUCTIBLE EXCEPT FOR A WIND/HAIL DEDUCTIBLE EQUAL TO 2% OF COVERAGE A.

THE RESIDENCE PREMISES COVERED BY THIS POLICY IS LOCATED AT:

9109 WATERS EDGE
KINGSTON OK 73439

RATING INFORMATION: 1 FAMILY MASONRY VENEER DWELLING BUILT IN 1984
STATE 35 TERR. 00401 PROTECTION CLASS 7
FIRE PROTECTION PROVIDER SOLDIER AND CANEY CREEKS FD
INSIDE CITY LIMITS PREMIUM GROUP 0.00
ROOF YEAR: 2012 ROOF AGE: 02 ROOF MATERIAL: COMP - ARCHITECTURAL SHINGLE

JORDAN-SNODGRASS AGENCY INC

COUNTERSIGNED BY ----- AUTHORIZED AGENT

-----CONTINUED ON PAGE 2-----

DECLARATIONS (CONTINUED)

POLICY NO. 38 RBB834831 CC AARP

NAMED INSURED: CROSBY, RONALD & ANN

FORMS AND ENDORSEMENTS NOW MADE PART OF THIS POLICY:

(ENTRIES ON ENDORSEMENTS MAY BE LEFT BLANK IF SHOWN ELSEWHERE IN THE POLICY)

HO 00 03	10 00	SPECIAL FORM	BASIC PREMIUM	\$ 3,383.00
HO 04 96	10 00	NO SECT II COV-HOME DAY CARE BUSINESS	PREMIUM	NIL
HW 01 03	06 03	AMENDATORY ENDORSEMENT	PREMIUM	NIL
HW 01 04	06 03	HOMEOWNERS POLICY POLLUTION EXCLUSION	PREMIUM	NIL
HO 03 45	12 02	OKLAHOMA NOTICE	PREMIUM	NIL
HW 01 22	12 12	SPECIAL PROVISIONS OK	PREMIUM	NIL
HW 05 80	12 10	PROTECTOR PLUS ZERO DEDUCTIBLE	PREMIUM	NIL
HW 06 73	12 12	METAL ROOF COSMETIC DAMAGE EX	PREMIUM	\$INCL
HO 03 12	10 00	WINDSTORM-HAIL PERCENTAGE DEDUCTIBLE	PREMIUM	INCLUDED
HO 04 90	10 00	PERS PROP REPLACEMENT COST LOSS STLMNT	PREMIUM	\$ 328.00
HW 01 01	06 03	LIFETIME CONTINUATION AGREEMENT	PREMIUM	NIL
HW 05 76	12 10	EQUIPMENT BREAKDOWN COVERAGE	PREMIUM	\$ 30.00
HW 06 74	12 12	ROOF VALUE SCHEDULE SETTLEMENT	PREMIUM	INCLUDED
HO 04 48	10 00	OTHER STRUCTURES-RESIDENCE PREMISES	PREMIUM	\$ 520.00
DESCRIPTION: BOAT HOUSE				LIMIT \$99,000
HO 04 16	10 00	PREMISES ALARM OR FIRE PROT. SYSTEM		\$INCL
HW 05 58	07 07	WATER BACKUP AND SUMP PUMP OVERFLOW	PREMIUM	\$ 53.00
AMT \$10,000 \$1000 DEDUCTIBLE APPLIES				
HO 04 27	04 02	LIMITED FUNGI, ROT OR BACTERIA COV	PREMIUM	NIL
\$5,000 PROPERTY DAMAGE \$50,000 LIABILITY				
HW 04 19	06 03	IDENTITY FRAUD EXPENSE COVERAGE	PREMIUM	\$ 25.00
\$25,000 LIMIT MAX INCOME PER DAY \$300 TOTAL PAYMENT				
FOR LOST INCOME IS NOT TO EXCEED \$7,500				
HW 05 86	02 11	ADDTL LMTS LIABILITY-COV A,B,C,D 125%	PREMIUM	INCLUDED
CAP 1.25				
DUPLICATION OF LIABILITY				\$INCL
TOTAL PREMIUM				\$ 4,339.00
MONTHLY SINGLE BILL				-----

- PLEASE NOTE -

THE FOLLOWING CREDITS OR DISCOUNTS HAVE BEEN USED TO DETERMINE YOUR POLICY PREMIUM:

HIG AUTO POLICY

100% OF REPLACEMENT COST FOR COVERAGE A (REFER TO LOSS SETTLEMENT PROVISION)

THE FOLLOWING ITEMS ARE ENCLOSED FOR YOUR REVIEW.

PLP-181-0	IMPORTANT ROOF SURFACE LOSS SETTLEMENT
PLA-203-0	PRODUCER COMPENSATION NOTICE
PLP-155-0	IDENTITY RESTORATION SERVICES
DRA-928-1	OPT-OUT NOTICE
PLP-163-0	IMPORTANT NOTICE LIMIT OF LIABILITY
CPF-422-0	FLOOD INSURANCE NOTICE
PLA-242-1	NOTICE REGARDING USE OF CONSUMER REPORTS

THE LIMIT OF LIABILITY FOR SECTION I COVERAGES MAY BE ADJUSTED ANNUALLY BASED ON THE INFLATION RATE IN YOUR AREA.

"PLEASE CALL US TOLL FREE AT 1-800-624-5578 IF YOU HAVE ANY QUESTIONS OR CHANGES TO YOUR POLICY OR A COMPLAINT."